Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in this application:

Claim 1 (currently amended): A computer readable medium ~~program product~~ having ~~a plurality of program steps~~ encoded thereon instructions to be executed on a computer to generate a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said ~~program product~~medium comprising:

~~means~~computer executable instructions for providing a database;

computer executable instructions ~~means~~for receiving a credit application from at least one remote application input location, said credit application containing application data;

computer executable instructions ~~means~~for saving said credit application in said database;

computer executable instructions ~~means~~for selectively forwarding said received credit application to ~~one or more~~a plurality of funding sources;

computer executable instructions ~~means~~for receiving ~~a~~funding decisions from said ~~one or more~~plurality of funding sources, said funding decisions containing funding source data; and

computer executable instructions ~~means~~for storing said funding source data in said database.

Claim 2 (currently amended): A computer ~~program product as~~readable medium as in claim 1, further comprising computer executable instructions ~~means~~for selectively providing statistical data regarding credit application processing.

Claim 3 (currently amended): A computer ~~program product~~readable medium as in claim 2, further comprising computer executable instructions ~~means~~for selectively providing statistical data regarding funding source decisions.

Claim 4 (currently amended): A computer ~~program product~~<u>readable medium</u> as in claim 1, further comprising <u>computer executable instructions</u> ~~means~~ for selectively providing statistical data regarding funding source decisions.

Claim 5 (currently amended): A method of generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said method comprising the steps of:

      a) providing a database;

      b) receiving a credit application from a remote application input location said credit
          application containing application data;

      c) storing said application in said database;

      d) selectively forwarding said received credit application to ~~one or more~~<u>a plurality of</u>
          funding sources;

      e) receiving ~~a~~ funding decision<u>s</u> from said ~~one or more~~<u>plurality of</u> funding sources, said
          funding decision<u>s</u> containing funding source data;

      f) storing said funding source data in said database; and

      g) repeating steps b) thru f) a plurality of times.

Claim 6 (original): A method as in claim 5, further comprising the step of selectively providing statistical data regarding credit application processing.

Claim 7 (original): A method as in claim 5, further comprising the step of selectively providing statistical data regarding funding source decisions.

Claim 8 (original): A method as in claim 6, further comprising the step of selectively providing statistical data regarding funding source decisions.

Claim 9 (currently amended): A computer ~~program product~~<u>readable medium</u> as in claim 1, further comprising <u>computer executable instructions</u> ~~means~~ for generating workflow management data regarding said credit application processing.

Claim 10 (currently amended): A computer ~~program product~~<u>readable medium</u> as in claim 1, further comprising <u>computer executable instructions</u> ~~means~~ for generating an audit trail associated with said credit application processing.

Claim 11 (original): A method as in claim 5, further comprising the step of generating workflow management data regarding said credit application processing.

Claim 12 (original): A method as in claim 5, further comprising the step of generating an audit trail associated with said credit application processing.

Claim 13 (withdrawn): An apparatus for generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said apparatus comprising:

> a processor configured to:
>
> provide a database;
>
> receive a credit application from a remote application input location, said credit application containing application data;
>
> store said application in said database;
>
> selectively forward said received credit application to one or more funding sources;
>
> receive a funding decision from said one or more funding sources, said funding decision containing funding source data; and
>
> store said funding source data in said database.

Claim 14 (withdrawn): An apparatus as in claim 13, further comprising the step of selectively providing statistical data regarding credit application processing.

Claim 15 (withdrawn): An apparatus as in claim 13, further comprising the step of selectively providing statistical data regarding funding source decisions.

Claim 16 (withdrawn): An apparatus as in claim 14, further comprising the step of selectively providing statistical data regarding funding source decisions.

Claim 17 (withdrawn): An apparatus as in claim 13, further comprising the step of generating workflow management data regarding said credit application processing.

Claim 18 (withdrawn): An apparatus as in claim 13, further comprising the step of generating an audit trail associated with said credit application processing.

Claim 19 (currently amended): A method of generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said method comprising the steps of:

    a) providing a database;

    b) receiving a credit applications from a plurality of remote application input locations, said credit applications containing application data; said plurality of remote application input locations including one or more groups of remote application input locations each belonging to one of a set of dealerships;

    c) storing said applications in said database;

    d) selectively forwarding said received credit applications to one or morea plurality of funding sources;

    e) receiving a funding decisions from said one or more plurality of funding sources, said funding decisions containing funding source data;

    f) storing said funding source data in said database; and

    g) repeating steps b) thru f) a plurality of times.

Claim 20 (original): The method according to claim 19, further comprising the steps of:

    h) aggregating data for a particular one of said set of dealerships; and

    i) providing said one of said set of dealerships with a consolidated report using said aggregated data.

Claim 21 (withdrawn): An apparatus for generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said apparatus comprising:

      a processor configured to:

            provide a database;

            receive a credit application from a plurality of remote application input locations, said credit application containing application data; said plurality of remote application input locations including one or more groups of remote application input locations each belonging to one of a set of dealerships;

            store said application in said database;

            selectively forward said received credit application to one or more funding sources;

            receive a funding decision from said one or more funding sources, said funding decision containing funding source data; and

            store said funding source data in said database.

Claim 22 (withdrawn): The apparatus according to claim 21, wherein said processor is further configured to:

      aggregate data for a particular one of said set of dealerships; and

      provide said one of said set of dealerships with a consolidated report using said aggregated data.

Claim 23 (currently amended): A computer ~~program product~~readable medium having ~~a plurality of program steps~~ encoded thereon instructions to be executed on a computer to generate a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said ~~program product~~medium comprising:

      computer executable instructions ~~means~~ for providing a database;

      computer executable instructions ~~means~~ for receiving ~~a~~ credit applications from a plurality of remote application input locations, said credit applications containing application data; said plurality of remote application input locations including one or

more groups of remote application input locations each belonging to one of a set of
dealerships;

computer executable instructions ~~means~~ for storing said applications in said database;

computer executable instructions ~~means~~ for selectively forwarding said received credit
applications to ~~one or more~~ a plurality of funding sources;

computer executable instructions ~~means~~ for receiving ~~a~~ funding decisions from said ~~one
or more~~ plurality of funding sources, said funding decisions containing funding
source data; and

computer executable instructions ~~means~~ for storing said funding source data in said
database.

Claim 24 (currently amended): The computer ~~program product~~readable medium according to
claim 23, further comprising:

computer executable instructions ~~means~~ for aggregating data for a particular one of said
set of dealerships; and

computer executable instructions ~~means~~ for providing said one of said set of dealerships
with a consolidated report using said aggregated data.